

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Michael D. Karaschak**  
**Stacey D. Karaschak**  
*Debtor(s)*

Case No. 17-20812-CMB  
Chapter: 13

per doc. #44

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

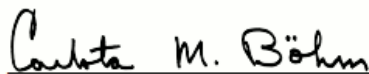
**AND NOW**, this *The 27th of March, 2020*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael D. Karaschak  
 Stacey D. Karaschak  
 Debtors

Case No. 17-20812-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db/jdb  
 aty +Michael D. Karaschak, Stacey D. Karaschak, 424 S. Summit Street, Derry, PA 15627-1438  
 +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,  
 UNITED STATES 15232-1700  
 14393272 +Excela Medical Group, 520 Jefferson Avenue, Suite 400, Latrobe, PA 15650  
 14393276 +FNB Consumer Discount Company, PO Box 1150, Hermitage, PA 16148-0150  
 14393274 +First National Bank, 6291 US 30, Greensburg, PA 15601-7597  
 14393278 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14393279 +Latrobe Family Health Center, One Mellon Way, Latrobe, PA 15650-1197  
 14393280 +Latrobe Hospital, 121 W. 2nd Avenue, Latrobe, PA 15650-1068  
 14655007 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,  
 Dallas, TX 75261-9741)  
 14374960 +Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094  
 14875614 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004,  
 Irvine, CA 92619-5004  
 14393289 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14393270 EDI: RMSC.COM Mar 28 2020 07:23:00 Care Credit, POB 960061, Orlando, FL 32896-0061  
 14393271 +EDI: WFNNB.COM Mar 28 2020 07:23:00 Comenity Capital, PO Box 182120,  
 Columbus, OH 43218-2120  
 14393273 EDI: BLUESTEM Mar 28 2020 07:23:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166  
 14393275 EDI: AMINFOFP.COM Mar 28 2020 07:23:00 First Premier Bank, P.O. Box 5529,  
 Sioux Falls, SD 57117-5529  
 14393277 EDI: RMSC.COM Mar 28 2020 07:23:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090  
 14393281 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 28 2020 03:44:03 Merrick Bank,  
 POB 1500, Draper, UT 84020-1500  
 14393282 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 28 2020 03:43:13 Merrick Bank Corp.,  
 10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977  
 14393284 EDI: PRA.COM Mar 28 2020 07:18:00 Portfolio Recovery, 120 Corporate Blvd.,  
 Norfolk, VA 23502  
 14670385 EDI: PRA.COM Mar 28 2020 07:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14376006 +EDI: PRA.COM Mar 28 2020 07:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14400511 EDI: Q3G.COM Mar 28 2020 07:18:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14415092 +EDI: CBSMASON Mar 28 2020 07:18:00 Stoneberry, c/o Creditors Bankruptcy Service,  
 P.O. Box 800849, Dallas, TX 75380-0849  
 14393285 EDI: CBSMASON Mar 28 2020 07:18:00 Stoneberry, PO Box 2822, Monroe, WI 53566-8022  
 14638497 +EDI: AIS.COM Mar 28 2020 07:18:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14393287 EDI: VERIZONCOMB.COM Mar 28 2020 07:18:00 Verizon Wireless, PO Box 15124,  
 Albany, NY 12212-5124  
 14393286 +EDI: VERIZONCOMB.COM Mar 28 2020 07:18:00 Verizon Wireless, PO Box 26055,  
 Minneapolis, MN 55426-0055  
 14393288 +EDI: BLUESTEM Mar 28 2020 07:23:00 Webbank/Fingerhut, 6250 Ridgewood Rd.,  
 Saint Cloud, MN 56303-0820

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr U.S. Bank National Association et al c/o Rushmore  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14393283\* +Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dsaw  
Form ID: 309

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2020 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association et al c/o  
Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Matthew M. Herron on behalf of Debtor Michael D. Karaschak mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Matthew M. Herron on behalf of Joint Debtor Stacey D. Karaschak mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8